



Entered on Docket
September 15, 2009

A handwritten signature in black ink, likely of the judge, is positioned above the judge's name.

Hon. Mike K. Nakagawa
United States Bankruptcy Judge

WILDE & ASSOCIATES
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A handwritten signature in black ink, likely of the attorney, is positioned above the attorney's name.

US Bank National Association, as Successor Trustee to Bank of America National Association
successor by merger to LaSalle Bank National Association, as Trustee for Morgan Stanley Mortgage
Loan Trust 2007-3XS
09-72938 / 1127130609

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEVADA

In Re:

Virginia Koehn

BK-S-09-16897-mkn

MS Motion No.

Date:

Time:

Chapter 13

Debtors.

ORDER RE ADEQUATE PROTECTION

Secured Creditor's Motion for Relief from the Automatic Stay having come on for hearing in the
above-entitled Court, all appearances as noted on court record, and based upon all the papers and
pleadings on file herein and good cause appearing therefor,

1 IT IS HEREBY ORDERED, ADJUDGED and DECREED that the debtor will cure the post-
 2 petition arrearages currently due as follows:

3 4 Monthly Payments at \$1,017.51	\$ 4,070.04
(May 1, 2009-August 1, 2009)	
4 3 Late Charges at \$46.35 each	\$ 139.05
(May 16, 2009-July 16, 2009)	
5 Motion Filing Fee	\$ 150.00
6 Attorneys Fees	\$ 750.00
Total Arrearages	\$ 5,109.09

7
 8 The above arrearage shall be paid in six (6) monthly installments of \$851.52. These payments
 9 shall be in addition to the regular monthly payment and shall be due on or before the 20th day of the month
 10 commencing with the September 20, 2009 payment and continuing throughout and concluding on or
 11 before February 20, 2010.

12 IT IS FURTHER ORDERED, ADJUDGED and DECREED that the Secured Creditor shall give
 13 Debtors at least five business days' notice of the time, place and date of sale.

14 IT IS FURTHER ORDERED, ADJUDGED and DECREED that the Debtor shall resume and
 15 maintain the regular monthly payments in a timely fashion; outside of any Bankruptcy Plan, beginning
 16 with the September 1, 2009 payment, on Secured Creditor's Trust obligation, encumbering the subject
 17 Property, generally described as 689 Mesa View #95, Mesquite, NV 89027, and legally described as
 18 follows:

19 Parcel I:

20 Unit Ninety-Five (95) in Building Seventeen (17) of MESQUITE MESA PHASE 2, A
 21 CONDOMINIUM SUBDIVISION, as shown by map thereof on file in Book 80 of Plats, page
 22 51, in the office of the County Recorder of Clark County, Nevada, and as defined in that certain
 23 declaration of covenants, conditions and restrictions and reservation of easements for the
 24 Mesquite Mesa Condominiums recorded October 28, 1996 in Book 961028 of Official Records,
 25 Clark County, Nevada, as Document No. 00324.

26 Parcel II:

An undivided 1/13th interest in and to the common areas and common elements shown as
 construction Phases Eight (8) and Ten (10) only, upon said map of MESQUITE MESA PHASE
 2, A CONDOMINIUM SUBDIVISION, in Book 80 of Plats, Page 61, in the Office of
 the County Recorder of Clark County, Nevada and as defined in said declaration of covenants,
 conditions, restrictions and reservation of easements.


Parcel III:

Together with a non-exclusive easement for ingress and egress over the private drives, common
 elements, and other common areas and association property as established and defined in said
 declaration of covenants, conditions, restrictions and reservation of easements.

IT IS FURTHER ORDERED, ADJUDGED and DECREED that if the Debtors fail to make any payments as stated in this Order, or fail to maintain the regular monthly payments on Secured Creditor's Trust Deed obligation, allowing the normal grace period, then Secured Creditor may file and serve upon Debtors and Debtors' counsel, a fifteen (15) Day Notice Declaration Re Breach of Condition. For each such Declaration Re Breach of Condition filed, there shall be assessed an attorney fees of \$100.00, to be paid by the Debtors upon any reinstatement. If upon the sixteenth (16th) day Debtors have failed to cure the delinquency, then Secured Creditor may submit to this Court an Order vacating the automatic stay as to Secured Creditor, and Secured Creditor may thereafter proceed with foreclosure proceedings upon the subject Property, pursuant to applicable State Law, and take any action necessary to obtain complete possession thereof.

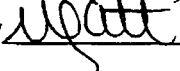
Submitted by:

WILDE & ASSOCIATES

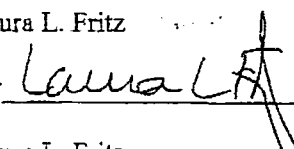
By  #10943
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APPROVED AS TO FORM & CONTENT:

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